

William Pollitt  
Pollitt Selection  
110 Westwood Shopping Ctr  
Fayetteville, NC 28314-1521

Secretary Jennifer Johnson  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue NW  
Washington, DC 20551

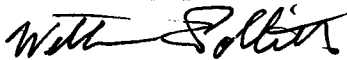
Dear Secretary Johnson-

My shop does a fair amount of debit transactions in the course of the business day, which is why I fully support the Federal Reserve ruling to put a cap on debit card swipes fees. My business has been established in the Fayetteville area for decades, but these days, it is still hard. Any break the Federal Reserve can offer is appreciated.

Politt Selection specializes in preservation and quality custom picture framing, and we offer a wonderful, diverse selection of unique as well as handcrafted jewelry, gift items, distinctive greeting cards, and photo frames. Because of the nature of our business, we do deal with a fair amount of debit transactions in a given day. It would be nice to have more business, but things have slowed in this economy. Even so, when you have been at this long, you do not know if or when it is time to quit.

We have been in business for more than thirty-six years and are fortunate to be established. However, we need regulations placed on large credit card companies in order to keep costs reasonable so that we can continue on. Do not allow big banks and credit card companies to sway your opinion. Allow your ruling to go into effect in June as scheduled, and you will make small business owners' day.

Sincerely yours,

  
William Pollitt